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PATENT
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UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	James J. Turk, <i>et al.</i>
Serial No. 09/340,566	Filing Date: June 28, 1999
Title of Application	Electronic Cash Eliminating Payment Risk
Group Art Unit 2765	Examiner Romain Jeanty

Assistant Commissioner for Patents
Washington, DC 20231

Second Preliminary Amendment

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JAN 30 2002

Technology Center 2100

Dear Sir:

Applicants herewith present its amendment.

Amendment Revisions

Please substitute the subject patent application with the following amended patent application.

Clean Version of Patent Application

Attached hereto is a clean version of the amended patent application.

Mailing Certificate: I hereby certify that this correspondence is today being deposited with the U.S. Postal Service as *First Class Mail* in an envelope addressed to: Commissioner for Patents and Trademarks; Washington, DC 20231.

November 16, 2001

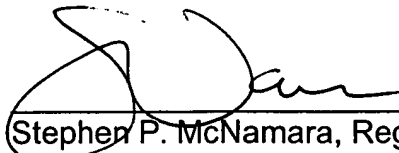

Caroline Gahagan

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Serial No. 09/340,566

November 16, 2001

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Stephen P. McNamara', is written over a horizontal line.

Stephen P. McNamara, Registration No. 32,745

Attorney for Applicants

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